

Fill in this information to identify the case:

Debtor 1 Joseph R. Hamm

Debtor 2 Karen A. Hamm

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia (Richmond)

Case number 20-33927-KLP

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-7 **Court claim no.** (if known): N/A
c/o Select Portfolio Servicing, Inc.

Last 4 digits of any number you use to identify the debtor's account: XXXXXX1770

Date of payment change:

Must be at least 21 days 03/01/2022
after date of this notice

New total payment: \$ 496.98
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 6.87500 %

New interest rate: 6.87500 %

Current principal and interest payment: \$ 496.99

New principal and interest payment: \$ 496.98

Debtor 1 Joseph R. Hamm
First Name Middle Name Last NameCase number (if known) 20-33927-KLP**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.*(Court approval may be required before the payment change can take effect.)*

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

 I am the creditor. I am the creditor's authorized agent.**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.****X** /s/ Matthew C. Rawls
SignatureDate 1/19/2022Print: Matthew Rawls
First Name Middle Name Last NameTitle AttorneyCompany BWW Law Group, LLCAddress 8100 Three Chopt Road, Suite 240
Number StreetRichmond, VA 23229
City State ZIP CodeContact phone (804) 282-0463 Email bankruptcy@bww-law.com

CERTIFICATE OF SERVICE

I certify that on this 19th day of January, 2021, the following person(s) were or will be served with a copy of the foregoing filed pleading electronically via the CM/ECF system or by first class mail, postage prepaid:

Suzanne E. Wade, Trustee
7202 Glen Forest Drive, Ste. 202
Richmond, VA 23226

Seth Jackson Marks, Esq.
25 E. Main Street
Richmond, VA 23219

Joseph R. Hamm
287 Dogwood Lane
Saint Stephens Churc, VA 23148

Karen A. Hamm
287 Dogwood Lane
Saint Stephens Churc, VA 23148

/s/ Matthew C. Rawls

Matthew Rawls
Attorney
BWW Law Group, LLC



December 21, 2021

Sign up for paperless delivery
at www.spervicing.com


P:AS
S:MCR



MILDRED J SPRINGER
136 KATHY LANE
BLAIRSVILLE, PA 15717

Account Number: [REDACTED]
Property Address: 170 SPRINGER ROAD
LIGONIER, PA 15658

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account's home mortgage payments.

CHANGES TO THE MORTGAGE INTEREST RATE AND PAYMENTS ON 03/01/2022.

Under the terms of the account's Adjustable-Rate Mortgage, you had a 6 month period during which the interest rate and principal and interest payment remained the same. The interest rate initially changed on 08/01/2007 and may change every 6 month(s) for the life of the mortgage. The rate is scheduled to change again on 08/01/2022 with a corresponding payment change on 09/01/2022.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.87500%	6.87500%
Principal	\$208.56	\$210.95
Interest	\$288.43	\$286.03
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Total Monthly Payment	\$496.99	\$496.98 Due 03/01/2022

Interest Rate: We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under the loan agreement, the index rate is 0.31150% and the margin is 6.25000%. The index is the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE and is published DAILY IN THE WALLSTREET JOURNAL.

Rate Limits: The rate cannot go higher than 13.87500% or less than 6.87500% over the life of the loan.

The rate can change each subsequent period by no more than 1.50000%.

New Interest Rate and Monthly Payment: The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE, the margin, rounding of 0.12500%, the account balance of \$49,925.51, and the remaining amortized loan term of 150 months.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Prepayment Penalty: None

If you seek an alternative to the changes to the interest rate and payment, the following options may be possible (subject to lender approval):

- Refinance the loan with another lender;
- Sell your home and use the proceeds to pay off the current loan;
- Modify the loan terms with us;
- Payment forbearance, which temporarily gives you more time to pay the monthly payment.

Please contact our Customer Service Department toll-free at 800-258-8602 for more information. Representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.